



PUBLIC ASSISTANCE: APPLICANT INSURANCE REQUIREMENTS

The Public Assistance (PA) Applicant should understand that the PA program does not subsidize or replace their commercial property insurance coverage. The Applicant must pursue insurance coverage for all losses and extra expenses incurred during the declared disaster. Disaster assistance will not be provided for damage or losses covered by insurance.

Regardless of the pending category of work, every eligible PA applicant will be required to submit a copy of their property insurance information to the CRC Central for review, except for applicants only claiming non-insured Cat C projects. It is the responsibility of the Program Delivery Manager (PDMG) to formally request a copy of the insurance policy or policies that were in effect at the time of the declared disaster and upload the documents into the Grants Manager (GM) at the applicant level.

THE REQUIRED INSURANCE DOCUMENTS MUST INCLUDE THE FOLLOWING

General Property Insurance Policy (for flood and non-flood events) to include:

- General Property Policy Declaration Page(s)
- Schedule of Covered Locations
- Property Policy forms and endorsements
- Inland Marine Coverage section
- Equipment Breakdown section
- Auto Insurance Policy

For a multi-peril disaster more specific insurance policy information will be required, to include but not limited to:

- Flood Insurance Policy – National Flood Insurance Program (NFIP) or commercial
- Wind Insurance Policy – Wind Pool (if separate from the General Policy)

Insurance Settlement Information (if available) should also be requested, to include:

- Final Statement of loss
- Adjuster's Estimate's
- Settlement checks
- All correspondence from the carrier used to explain the loss settlement and the allocation of those proceeds
- Letter of Denial

NO INSURANCE

In the event that an applicant for FEMA Public Assistance is claiming that none of their property was insured under a commercial insurance policy (for any type of loss) we will require a letter from the entity stating that no commercial insurance was in place during the dates of the declared disaster.

SELF-INSURANCE

In the event that an applicant for FEMA Public Assistance is claiming Self-Insurance we will need documentation from the applicant to support the method of Self-Insurance utilized to address their property losses. Pool policies and Joint Insurance Funds are not considered Self-Insurance.

POOL POLICIES OR JOINT INSURANCE FUNDS

If an applicant participates in a pool type arrangement or a Joint Insurance Fund we will require a complete copy of this type of policy. This will include the same items identified under the General Property Insurance Policy outlined above.

Properties Located within Special Flood Hazard Areas.

For properties located in a Special Flood Hazard Area (SFHA), applicable law may require FEMA to reduce assistance. The reduction of assistance applies to NFIP-insurable properties that meet each of the following criteria:

- Located in an SFHA where FEMA has identified the area as an SFHA for more than one year;
- Damaged by flooding; and
- Uninsured for flood loss.

FEMA Insurance Specialist will conduct these reductions but will require specific information from the Applicant to include date of construction and age of content items claimed. Be sure to specifically identify any items located in a basement or outside of an enclosed building.

PRIOR FEMA FUNDED LOSSES

It is important to identify any prior FEMA claimed losses in order to verify that the Applicant has maintained all previous FEMA "Obtain and Maintain" insurance requirements. Ask the Applicant for specific dates and locations for prior FEMA claimed damages.

The initial contact information for the CRC Insurance Specialist for **DR – 4461 – II** is:

Bill Webber – Acting Lane Manager
Insurance Subject Matter Expert CRC Central
Federal Emergency Management Agency
Cell – 202-674-2672
william.webber@fema.dhs.gov

Jason Gregory CRC Central
Insurance Specialist
Federal Emergency Management Agency
Cell – 202-710-6292
Jason.Gregory@fema.dhs.gov

Once the Request for Public Assistance is entered into the GM a FEMA Insurance Specialist will be assigned to the applicant and their contact information will be listed under the contact tab in the GM. All insurance reviews will be conducted from the CRC Central in Denton, TX, any questions, concerns, or insurance issues encountered at this disaster should be directed to the CRC.